

Certificate Number: 12433-PAM-DE-034068805

Bankruptcy Case Number: 15-01495



12433-PAM-DE-034068805

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 9, 2020, at 12:15 o'clock PM EST, Denise J. Rhoades completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: February 9, 2020 By: /s/Lance Brechbill

Name: Lance Brechbill

Title: Teacher